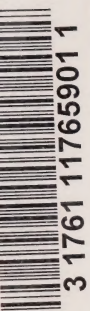


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WORKING AND LIVING CONDITIONS IN CANADA

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FOREWORD

This is the sixth edition of a booklet prepared by the Economics and Research Branch of the Department of Labour for the purposes of providing current information in a concise form, on working and living conditions in Canada. While only the highlights of each subject are presented, references are given to sources of more complete information.

All sections have been revised to bring the material up to date. The map on employment areas which was included in the third edition, and the map on the distribution of primary industries in the fourth edition have been replaced by one showing expansion of employment in Canada. The maps in all these editions have been placed in the centre of the booklet so that they can be easily removed and inserted into later editions.

As this publication is widely used for reference by officials concerned with immigration, particular attention is given to topics of special interest to prospective Canadians. Price data are presented for comparison with earnings in order to provide a picture of the standard of living these persons can expect in their new country. Prospective immigrants should be warned against trying to convert Canadian wages and salaries into currencies of other countries, because this would, in most cases, distort the value of earnings. It should also be brought to their attention that although vast resources and excellent opportunities characterize this country, patience and hard work are needed in Canada just as is the case elsewhere. A working knowledge of the language, acquired before arrival in Canada, is a substantial help in successful and rapid integration into Canadian life.

In the preparation of this booklet the Economics and Research Branch wishes to acknowledge the assistance of the Immigration Branch of the Department of Citizenship and Immigration, the Employment Branch of the Unemployment Insurance Commission, the Research Division of the Department of National Health and Welfare, the Labour and Prices Division of the Dominion Bureau of Statistics, and the Special Services and other Branches of the Department of Labour.

*Director,
Economics and Research Branch,
Department of Labour, Canada.*

Working and Living Conditions in Canada

GENERAL ECONOMIC CONDITIONS

Production and employment expanded rapidly in Canada in 1956. The increases were a continuation of the expansion begun in 1955 which had carried employment well above the levels reached during the 1953-54 decline. During the summer of 1956 there was a continued increase in the economy's requirement for labour and although there was a seasonal decline in the fall, employment was above that of last year.

Economic activity in Canada, measured in terms of gross national production, will probably reach a level of \$29.5 billion during 1956. This may be compared with a level of \$26.8 billion during 1955.

Consumer spending is expected to reach in 1956 a level of \$18.6 billion compared with \$16.9 billion in 1955. Exports will reach a rate of \$4.7 billion compared with \$4.3 billion last year. An increase in foreign demand for Canadian goods and an increase in new capital investment appears to be at the root of the increased activity; new capital investment is expected to reach \$8 billion compared with \$6.3 billion in 1955.

In addition to an increase in private investment there has been an increase in industrial construction, and an increase in investment in new machinery and equipment. The stimulus for economic expansion during the next few months will continue to come more and more from domestic investment activity. Spending for new construction is expected to be considerably higher in 1956 than in 1955, and spending for new machinery and equipment higher also.

The current high level of activity has not been achieved without a considerable strain on manpower and material resources. Since the economic upturn in early 1955, the rate of increase in production and employment has been very high, as high in fact as in any comparable post-war period. The volume of imports increased, and prices rose with the pressure on goods and services. Employment increased by 153,000 to 5,772,000 in the year ended October 20, 1956. Most of the increase in employment came from the rapidly growing labour force and the remainder from the unemployed.

In Canada employment is always lower in the winter than it is in the summer because of the seasonal nature of some work. During the winter of 1955-56, employment was higher in Canada than the previous winter, in spite of particularly bad weather and a prolonged strike in the automobile industry. The seasonal peak in unemployment was reached in February of this year. At that time 5.5 per cent of the labour force were without jobs and seeking work. By September, 1956 the percentage of those seeking work was down to only 1.7 per cent and so continued during October.

This low level of unemployment indicates a very tight labour market in Canada. Not only has the pool of unemployed workers virtually dried up, but also considerable numbers of otherwise inactive persons have been drawn into active employment. In spite of this, workers are still in short supply in a large number of skilled and semi-skilled occupations in most parts of the country, and there are ample opportunities for unskilled labour as well. The outlook is for continued expansion and demand for workers in the winter of 1956-57, although allowance must be made for seasonal conditions. Because of the limited reserves of manpower it is clear that the rate of employment increase will be slower than in previous months.

The shortage of persons with professional qualifications is a long standing one, and a recent Labour Department survey indicates this scarcity may continue for several years. The greatest difficulty appears to have been in recruiting chemists, commerce graduates and all types of engineers. During 1955 the net increase in the number of professional persons hired in the firms surveyed was generally more than 10 per cent, and in some professions more than 20 per cent. Forecasts by these firms indicate that, in almost all professional occupations, requirements in the next three years would not be much less than the actual gains experienced last year.

The supply of construction workers is also a matter of concern in all regions, although the industry has been successful in attracting workers away from many other activities, notably from farming and pulpwood logging, for which workers are in strong demand. Farm workers are needed in most agricultural areas of the country.

The demand for metal workers has also increased with the rise in economic activity, particularly for welders, machinists and sheet metal workers. Hard rock miners are also needed.

EMPLOYMENT

The Labour Force:

There has been a gradual shift of workers in Canada from the primary to the secondary industries during the last fifty years. Around 1900, about 40 per cent of all workers were engaged in agriculture; today less than 16 per cent are so employed. Manufacturing in 1901 employed less than 17 per cent of Canadian workers. Today it employs about 25 per cent. Since World War II, manufacturing has employed more people than agriculture.

The Canadian labour force at October 20, 1956 (the date of the monthly Labour Force Survey) totalled 5,772,000. This was comprised of 5,674,000 people with jobs or 98.3 per cent of the labour force, and 98,000 without jobs and seeking work.

The number of people with jobs in Canada represents 37 per cent of the 15.6 million population. About 82 per cent of the civilian labour force were males, and about 36 per cent were males in the 25-44 age bracket. The provinces of Ontario and Quebec have the greatest concentrations of workers, 37 per cent of the labour force being in Ontario

and 28 per cent in Quebec. The Prairie Provinces accounted for 18 per cent of the labour force, British Columbia for 8 per cent, the Maritime provinces for 7 per cent, and Newfoundland for 2 per cent.

The main groups of occupations in which the persons with jobs were engaged, at August 18, 1956,¹ were manufacturing with 25 per cent of the total, services with 19 per cent, agriculture 16 per cent and trade 15 per cent. Only 8 per cent were employed in transportation and communications, 8 per cent in construction, 3 per cent in finance and insurance, 2 per cent in forestry, fishing and trapping, 2 per cent in mining, and 1 per cent in public utilities.

The proportion of persons in professional occupations has increased considerably in the past fifty years. About 6.4 per cent of the persons with jobs belonged to a profession in mid-1956, about 8 per cent of those with jobs were in managerial positions, and 12 per cent in clerical occupations. The number of men was much higher in managerial occupations and the number of women in clerical positions.

Although there are 252,000 men in professional occupations compared with 123,000 women, a greater proportion of women workers held professional jobs. Thus at August 18, 1956, the proportion of all male workers who were professionals was 5.6 per cent; the proportion of women workers in professional occupations was 9.2 per cent. About three-quarters of the women in the professional class were nurses or teachers.

Women in the Labour Force

There were about 1,339,000 women with jobs in the Canadian labour force at August 18, 1956. This represented 24 per cent of women 14 years of age and over, and about 23 per cent of the total number of persons with jobs in the labour force.

The majority of women in the labour force were in the younger age group: 38 per cent were under 25 years of age and 39 per cent between 25 and 44. The remaining 23 per cent were 45 years of age or more.

Fifty-one per cent of the women in the labour force were single and 39 per cent were married. The other 10 per cent were widowed, divorced or permanently separated. Virtually all the expansion in employment of women in the post-war period has been of married women, although part of this increase could be explained by the fact that single women workers after marrying have stayed in the labour force.

Ninety-three per cent of the women with jobs in the Canadian labour force were wage and salary workers. Four per cent were own-account workers and employers, and a slightly lower proportion unpaid family workers. The general tendency is for the wage and salary group to increase at the expense of the other two groups.

Part-time work in Canada was not very extensive among women. Less than ten per cent of the women in the labour force worked "usually

¹The date of the August, 1956 monthly *Labour Force Survey*. Labour Force means the civilian noninstitutional population 14 years of age and over with jobs or without jobs and seeking work during the survey week. Persons with jobs include those who worked in the survey week for profit or without pay for family enterprise, and those who had jobs but temporarily did not work during the survey week.

less than 35 hours" per week. Proportionately, however, more women than men were employed part-time.

Almost two-thirds of the women were employed in ten occupations. These are shown below, in order of numerical importance, with the percentage of the total number of women workers falling in each group given in brackets: stenographers and typists (11), office clerks (10), sales clerks, and hotel, cafe and private household workers (8 each), teachers (6), bookkeepers and cashiers (5), nurses and sewing machine operators, and waitresses (4 each) and telephone operators (3).

It is difficult to tell from the information available whether there has been much increase in recent years in the number of women in executive positions or in certain professions where women are not traditionally found, such as engineering, law, accountancy, architecture and commercial art. It is clear, however, that some women, although comparatively few, have been and continue to be successfully employed in these professions.

Seasonality of Employment

There are probably 250,000 to 300,000 persons unemployed each winter in Canada for seasonal reasons. Climatic variations directly affecting operations are the principal cause of seasonal variations in employment, but for some industries climate may affect the supply of raw materials or the demand for finished products or both. In addition, seasonal employment variations may be caused by consumers' or producers' buying habits. Consumer purchases, for example, are highest at Christmas and contracts for construction work are usually let in the spring and summer.

Table I shows the twenty Canadian industries most affected by seasonal variations, their busy and slack seasons, and the proportion of seasonal workers in them. Employment in most industries, taken as a whole, does not change abruptly from the busy season to the slack season, but in an individual plant the transition may be sudden especially if the plant (for example a lumber mill) shuts down completely for part of each year.

Fishing and trapping are omitted from this table because of the lack of employment data but the obviously seasonal nature of these industries should be kept in mind. Agriculture is dealt with in a separate chapter.

Agriculture

Agriculture is the most important primary industry in Canada, and in spite of the spectacular development of the processing and manufacturing industries over the past few decades still remains a major sector of the Canadian economy. According to the 1951 Census, one-fifth of the Canadian population was living on Canada's 623,000 farms, and almost one-sixth of the labour force was engaged in farming.

Canadian farms are primarily family farms, operated by the owners with the help of their family and some employed labour. Only a small percentage of the farms are operated by tenants.

About 46 per cent of the farms are located in Ontario and Quebec, and 40 per cent in the Prairie Provinces.

**Table I – Seasonality of Employment in Twenty
Canadian Industries Having the Largest Seasonal Employment Variations**

Industry	Percentage of Employ- ees who are Seasonal	Busy Season	Slack Season
Logging—East of the Rockies	61	Fall, Winter	Spring, Summer
— British Columbia	37	Spring, Sum- mer, Fall	Winter
Non-Metal Mining (1)	18	Summer, Fall	Winter, Spring
Meat Products	16	Summer, Fall	Winter, Spring
Dairy Products	18	June to Oct.	Nov. to May
Canned and Cured Fish	47	June to Nov.	Dec. to May
Canned and Preserved Fruits and Vegetables	70	Summer, Fall	Winter, Spring
Carbonated Beverages	23	June to Oct.	Nov. to May
Tobacco and Tobacco Products (2)	21	Dec. to Apr.	May to Nov.
Women's Clothing	12	(3)	(3)
Saw and Planing Mills	17	June to Nov.	Dec. to May
Pulp and Paper Mills	9	June to Nov.	Dec. to May
Agricultural Implements	9	Feb. to Aug.	Sept. to Jan.
Shipbuilding and Repairing	14	(4)	(4)
Construction —			
— Buildings & Structures ..	20	Summer, Fall	Winter, Spring
— Highways, Bridges & Streets	48	June to Dec.	Jan. to May
Steam Railways—Maintenance of Ways and Structures	20	June to Dec.	Jan. to May
Water Transportation	27	(5)	(5)
Grain Elevators	13	Summer, Fall	Winter, Spring
Electric Light & Power	9	June to Dec.	Jan. to May
Retail Trade	12	Nov. to Jan.	Feb. to Oct.
Hotels and Restaurants	13	June to Oct.	Nov. to May

Notes:

- (1) Non-Metal Mining includes all companies primarily engaged in the mining of non-metals such as asbestos, gypsum, salt, mica, feldspar, graphite, peat moss, sodium sulphate, etc.
- (2) Most of the seasonal employees in this industry are engaged in processing tobacco (grading, sorting and packing in hogsheads). There is little seasonality in manufacturing tobacco into cigars, cigarettes, etc.
- (3) Employment in women's clothing manufacturing has two seasonal cycles per year instead of one. Employment is below average from June to September, above average in October and November, below average again in December and January and above average again from February to May.
- (4) The seasonal employment pattern in shipbuilding and repairing is different in different areas. On both coasts peak employment occurs in spring and trough employment in autumn; in Quebec the peak occurs in fall and the trough in winter; in Ontario the peak comes in winter and the trough in spring and summer.
- (5) The seasonal employment pattern in water transportation is different in different areas. On inland waterways including the St. Lawrence and Great Lakes, the busy season is from April to December and the slack season from January to March; on the Atlantic Coast, winter and spring are the busy seasons and summer and fall are the slack seasons, on the Pacific coast, this pattern is reversed, summer and fall are the busy seasons and winter and spring are the slack seasons.

Source: Economics and Research Branch, Department of Labour, Canada.

The size of the operation depends on the type of farming practised. Acreages on highly mechanized grain farms are large while the size of specialized farms such as fruit, vegetable or tobacco farms is small. The average area per farm in 1951 was about 279 acres including more than 155 acres of improved land. One-sixth of all farms in Canada comprised less than 70 acres, and nearly two-thirds of the total are under 240 acres. Generally speaking, the Maritime Provinces are characterized by small farms, two-thirds of which are under 130 acres. Medium-sized farms are general in Quebec and Ontario, two-thirds of which are between 70 and 240 acres. Large farms are typical of the Prairie Provinces where about two-thirds of the farms are larger than 240 acres. In the Provinces of Saskatchewan and Alberta the size of the average farm is well over 500 acres. Farms in British Columbia tend to vary a good deal in size.

Canadian farmers are able to operate such large farms because of the high degree of mechanization of agricultural operations. A great deal of field work is done mechanically. The majority of Canadian farmers own their own machinery such as tractors, trucks, mowing machines and grain binders, grain combines and threshers. Most specialized dairy farms are equipped with milking machines. More than half the farms in Canada have electric power.

The types of farming vary greatly from region to region in Canada, mainly due to differences in climate, soil, topography and the location of markets.

In the Maritime Provinces, apple growing, potato growing, dairy farming, fur farming and in some areas livestock and poultry farming are the principal agricultural activities.

In Quebec and Ontario livestock farming is the most important agricultural enterprise. Beef cattle raising is often combined with other enterprises. Dairy and poultry farming are highly developed. Dairying, and market gardening are concentrated in the vicinity of larger cities. The most important field crops are hay and pasture; oats and other grains are also of considerable importance. Other major farm products of these regions are potatoes, tobacco, flax, sugarbeets, vegetables for canning, maple sugar and fruit in the southern areas.

Highly mechanized grain-farming characterizes the Prairie Provinces. The most important product is wheat. In the northern areas oats and barley are grown extensively. Sugar beet growing is of considerable importance in southern Alberta and is becoming of increasing importance in Manitoba. Livestock raising and dairying, either as specialized enterprises or in combination with grain growing, represent an important part of prairie agriculture.

British Columbia has a wide variety of flourishing farm enterprises. Fruit production and potato and vegetable farming are of major importance, Dairying, livestock and poultry farming and grain growing are also practised in certain areas of the province.

Agriculture provides employment, as mentioned above, for almost one-sixth of the Canadian labour force. Due to the nature of agriculture, there are seasonal variations in the numbers of people so occupied.

For the past two years, the number of persons with jobs in agriculture varied from an estimated winter low of less than 700,000 to a summer peak of nearly 950,000. Fifty-nine per cent of these were own-account farmers and farm employers, and the others were unpaid family workers and paid employees. The number of unpaid family workers varied between about 130,000 in the winter and 250,000 in the summer season. These figures exclude, however, a large number of women who are engaged in agricultural work.

The number of paid workers was about 74,000 at the time of lowest employment during the winter and about 146,000 at the summer peak. Many of the workers employed in agriculture during the summer season work in logging or other industries during the winter.

Farm work in Canada, as anywhere, is in many respects different from work in cities. A farm worker lives an outdoor life. His work schedule is less rigid than in a factory although he may have to work longer hours on the farm during the busy season. A farm worker has the satisfaction of seeing the results of his work. His cash wages may be less than those paid to city workers, but he will often be provided with living quarters, food and laundry and, if he is married, with milk, eggs and other farm products. A city worker has to pay for all items from his cash income and, in addition, to bear the generally higher costs of city life.

Farm workers, like other Canadians, receive family allowances and old age pensions. Workmen's compensation is available to them in nine provinces. Unemployment insurance, however, does not apply to farming.¹

An immigrant who comes to Canada to take up farming should bear in mind that there are considerable differences between farming methods in Canada and Europe. In general, farming methods are more extensive, operations are mechanized to a much larger degree, and up-to-date agricultural techniques are applied to a greater extent in Canada. A basic knowledge of scientific farming is therefore a decided advantage to an immigrant, and on fully mechanized farms it is beneficial if the immigrant knows how to operate the newer types of farm machinery, and how to make at least minor repairs. However, free information and advice on scientific, modern methods of farming are readily available to every farmer. The most important asset for an immigrant is a preference for rural life and the desire to become established in farm work.

Employment Service

Immigrants coming to Canada will find readily available to them the facilities of the National Employment Service. There are more than 200 employment offices throughout the country, located in nearly every city and town of any size, where job vacancies are reported by employers in need of workers. The National Employment Service deals with the placement of applicants for all classes of skilled, semi-skilled and unskilled

¹Further information on working conditions on Canadian farms can be obtained from the bulletins "*Farm Safety and Workmen's Compensation*" and "*Working and Living Conditions in Agriculture*". These bulletins are distributed, in English and French languages, free of charge by the Economics and Research Branch, Department of Labour, Ottawa, Canada.

The Department of Agriculture provides a wide range of bulletins, most of them free of charge, on agricultural subjects.

occupations and for executive and professional positions. Men and women seeking work apply to the general employment offices where their applications are screened; many are sent to jobs immediately, others must wait until the type of work they are suited for is available. Any Canadian citizen or permanent resident of Canada may request placement by the National Employment Service, whether qualifying for unemployment insurance benefits or not. Immigrants are also encouraged to use the services of the Settlement Division of the Immigration Branch, whose officers help those who desire to settle on farms or establish their own business.

For unemployed workers, who meet the required qualifications, a system of unemployment insurance is in operation on which further details are given below, in the section on Social Security.

FAIR EMPLOYMENT PRACTICES LEGISLATION

There are in Canada several legislative measures that prohibit discrimination in employment on grounds of race, colour, religion or national origin. Immigrants should not be expected to accept less pay than is offered to Canadians, providing they are fully qualified.

Federal measures include the Canada Fair Employment Practices Act, which applies to works and undertakings within the legislative jurisdiction of the Parliament of Canada; a provision in the Unemployment Insurance Act designed to ensure that there is no discrimination in the referral of workers to jobs by the National Employment Service; and an Order-in-Council that requires the insertion of a non-discrimination clause in all construction and supplies contracts awarded by the Federal Government. Under the Canada Fair Employment Practices Act, positive acts of discrimination in employment by employers or trade unions are prohibited, as well as the use by employers of discriminatory employment agencies, application forms or advertisements.

Fair employment practices legislation similar to the above-mentioned Act has been enacted by the legislatures of the Provinces of Ontario and Manitoba. Discrimination in employment is also prohibited by the Saskatchewan Bill of Rights Act.

EDUCATION

Education is under the jurisdiction of the provinces in Canada. The system varies slightly from province to province although the general plan of education is similar for all provinces.

Children usually begin school at age six. Elementary and secondary education is compulsory up to the age of 14, 15 or 16 in accordance with the laws of the various provinces. The statutory school-leaving age tends to be less in rural than urban areas.

Education in publicly controlled elementary and secondary schools is free of charge, although nominal fees may have to be paid in secondary schools, and also in primary schools in the Province of Quebec.

The costs of publicly controlled elementary and secondary schools are borne by the school boards which receive their income through direct taxation, provincial grants, and other sources.

The public school systems of Ontario, Saskatchewan and Alberta include separate schools, mostly Roman Catholic. In Quebec there are two systems, the Roman Catholic which has developed in the French tradition, and the Protestant which is of the English tradition of the other provinces. In Newfoundland the schools are mostly denominational.

In the systems of English tradition, the elementary school generally includes the first eight grades. Subjects of study include reading, writing, arithmetic, social studies and health, together with arts and crafts, home economics, and music. In some provinces grades VII to IX are designated intermediate or junior high school with a broader curriculum.

The secondary school course terminates with Grade XII (grade XIII in Ontario and British Columbia). High school graduation or junior matriculation is at the end of grade XI (or XII). Grade XII (or XIII) is equivalent to first year university, but standing in at least some subjects of this grade is required for entrance to certain universities.

A pupil entering secondary school may follow an academic course (literature, history, mathematics, science and a foreign language) leading to the university, the teacher-training or the nurse-training school, or he may take an industrial, commercial or agricultural course.

Under the Roman Catholic system of Quebec, the primary division is comprised of seven grades, after which a boy may enter a classical college (8 years) of which the first four-year stage is termed "secondaire" and is equivalent to four years' high school in other provinces, and the second is termed "supérieur" and is equivalent to a university degree. Instead of this the student may choose after primary school to enter one of five sections of the complementary and superior divisions: general, scientific, industrial, commercial or agricultural. The first three are five-year courses, the last two are shorter. The general courses lead to teacher-training schools, the scientific and commercial courses to the professional schools, while the other courses are terminal.

At the completion of the primary division a girl may take a five-year course leading to teacher-training school, a three-year household science course, a four-year commercial course, or a two-year domestic arts course. She may also enter a classical college leading to university.

In addition to public schools there are privately controlled schools in all provinces, both ordinary academic schools and business training schools. Their enrolment is, however, not large in comparison with that of the public schools. Instruction is similar to that given in public schools except that more emphasis may be placed on certain subjects. In most provinces there is some form of inspection or regulation by the Provincial Department of Education.

All provinces except Newfoundland and New Brunswick provide training in agricultural science at the university level.

Universities or colleges are found in every province of Canada. Scholarships and other means of financial assistance are available to students with good academic training¹. It is also common in Canada for students to take summer employment in order to earn money to help cover the costs of their university training. Many students find it possible to pay most of the cost of their university training in this way.

There is a variety of educational opportunities open to adults in both urban and rural areas. Evening classes are held at technical or academic high schools and universities. The fees of night-classes held at high schools are nominal. Universities also give summer school and correspondence courses. Special educational projects are carried out in rural areas at community centres. The Federal Government co-operates in providing documentary films, educational radio or television broadcasts, art displays, and pamphlets and booklets on a wide variety of subjects. The provincial governments provide grants for evening classes, sponsor or assist programs in formal education, recreation, health and youth programs.

Vocational training is also made available by educational authorities. Further information on these schools is given in the Section dealing with Apprenticeship, Vocational Training and Guidance.

Educational facilities and public libraries are available to immigrants on the same basis as to all other Canadian residents. Special language classes and citizenship classes are held for immigrants by the provincial and federal governments and private organizations. Free instruction material (books or pamphlets) is provided by the Department of Citizenship and Immigration and other agencies.

APPRENTICESHIP, VOCATIONAL TRAINING AND GUIDANCE

The training of technicians and skilled workers is assuming increasing importance to-day in view of the rapidly expanding need for such workers in Canada. Provincial legislation provides for provincial control of apprenticeship training in certain specified skilled trades. Provincial officials, employers and labour representatives have formed committees to encourage and control apprenticeship in most provinces.

Apprenticeship regulations vary from province to province. The following provides a general outline of apprenticeship training in Canada².

The usual minimum age for apprenticeship is 16, with the exception of British Columbia where it is 15. Maximum age is specified, generally speaking, in Quebec, Ontario and Manitoba. With exceptions, it is 25 years in Quebec and 21 in the other two provinces. The other provinces have no maximum age limit. Educational requirements for entrance to apprenticeship training vary from province to province.

¹For further information see: "*Undergraduate Scholarships and Bursaries Open to Students Entering Canadian Universities*". Reference Paper No. 55. Dominion Bureau of Statistics, Ottawa, Canada.

²Anyone interested in details of this phase of employment should enquire directly from the Department of Labour of the province in which residence is intended.

The occupations covered by legislation are not the same in all provinces. The group most generally included is that of skilled construction craftsmen—carpenters, bricklayers, stone-masons, plasterers, painters, plumbers, electricians and sheetmetal workers—and motor vehicle mechanics. In some provinces barbers, hairdressers, blacksmiths, welders, tailors etc. are apprenticed. (For further details see Table II).

An increasing number of other trades which are not designated for apprenticeship by legislation are in practice also usually entered through apprenticeship in various industrial enterprises. There are just as many, or even more, apprentices in such private training plans as in trades which are designated for apprenticeship by provincial legislation. In the skilled printing trades, the trade unions have made provision for apprenticeship training.

In most cases the period of apprenticeship is four years; a few occupations may require a year more or less than this. Most provinces provide for formal instruction in classes as well as for work on the job.

At the end of the apprenticeship period, a certificate of proficiency is usually granted. Certification of competence must, however, be supplemented in some trades in many municipalities by a licence to practice.

Licensing examinations are generally compulsory for electricians, plumbers, welders and auto-mechanics in all provinces, for barbers, hairdressers and gasfitters in some provinces.

Immigrants should bring with them documents showing proof of apprenticeship and experience, as these documents will be of assistance to them in applying for employment in Canada.

Vocational training, day-time and evening, is obtainable in some of the larger centres at technical schools or institutes maintained by educational authorities with financial assistance from both Federal and Provincial Governments. Special vocational schools are found in most of the provinces, assisted financially by the Federal Government, for training or retraining adults.

Employment counselling is available at the offices of the National Employment Service. Many schools and some universities provide vocational guidance to students. A number of religious and social organizations also undertake this service. The Federal Department of Labour assists the educational authorities and, indeed, all persons or agencies engaged in guidance work by providing monographs for counsellors and pamphlets for young people in both English and French, concerning occupations and groups of occupations. These are available at National Employment Service offices, and are distributed to schools through the provincial Departments of Education¹.

¹Copies are sent on request to persons interested in immigration to Canada. Such requests should be addressed to the Economics and Research Branch, Department of Labour, Ottawa, Canada.

Table II – Trades Designated Under Provincial Apprenticeship Acts—1953

	N.F.	N.S.	N.B. ¹	Que. ²	Ont.	Man.	Sask.	Alta.	B.C.
Aviation Mechanics.....	*	*
Barbers	*	*	*	*
Blacksmiths	*	*
Body and Fender Repairs.....	*	*	*	*	*	*	*
▲Boilermakers	*	*	*
Bricklayers.....	*	*	*	*	*	*	*	*
Cabinetmakers	*	*	*
Carpenters	*	*	*	*	*	*	*	*	*
Drafting.....	*
Electric Appliances	*
Electricians, Construction.....	*	*	*	*	*	*	*	*	*
Electricians, Shop.....	*	*	*	*	*	*
Fur Industry	*
Gasfitters	*
Glassmakers.....	*
Hairdressers.....	*	*	*
Jewelry Repairs.....	*
Lithographers.....	*	*
Machinists	*	*	*	*
Marble Workers and Tile Setters	*	*
Millwrights	*
Motor Mechanics	*	*	*	*	*	*	*	*	*
Moulders	*	*	*
Office Machine Mechanics	*
Painters	*	*	*	*	*	*	*	*
Patternmakers	*	*
Pipe Fitters	*	*	*
Plasterers	*	*	*	*	*	*	*	*
▲Plumbers.....	*	*	*	*	*	*	*	*	*
Printing.....	*	*	*
Radio Maintenance and Repair	*	*
Refrigeration Mechanics.....	*	*	*	*	*
Sheet Metal.....	*	*	*	*	*	*	*
▲Ship Building	*	*
Shoe Industry	*
Sign-painters	*
Steamfitters	*	*	*	*	*	*	*	*
Steel Fabrication.....	*
Stone Masons	*	*	*	*	*	*	*
Tailors, Custom.....	*
Watch Repair.....	*
Welders	*	*
Woodworkers, Factory	*	*	*	*
Total Trades.....	6	14	23	25	16	17	13	16	30

Notes:

¹In New Brunswick trades are not designated as in other provinces but are trades "appropriate for apprenticeship".

²In Quebec, Apprenticeship in these trades is controlled by Joint Committees in different areas. They are not "designated" as in other provinces.

▲Designated for certain companies only, Shipwrights and Ship Fitters. Gas Fitters are part of the plumbing or pipe fitting trade in Saskatchewan.

Source: Apprenticeship in Canada, 1953, Department of Labour, Ottawa, Canada.

Already published in the "Canadian Occupations" series are:

- 1 - Carpenter
- 2 - Bricklayers and Stone-Masons
- 3 - Plasterer
- 4 - Painter
- 5 - Plumber, Pipe Fitter and Steam Fitter
- 6 - Sheet-Metal Worker
- 7 - Electrician
- 8 - Machinist and Machine Operator (Metal)
- 9 - Printing Trades
- 10 - Motor Vehicle Mechanic
- 11 - Optometrist
- 12 - Social Worker
- 13 - Lawyer (Monograph only)
- 14 - Mining Occupations
- 15 - Foundry Workers
- 16 - Technical Occupations in Radio and Electronics
- 17 - Forge Shop Occupations
- 18 - Tool and Die Makers
- 19 - Railway Careers
- 20 - Agricultural Scientist
- 21 - Architect
- 22 - Biologist
- 23 - Chemist
- 24 - Geologist
- 25 - Physicist
- 26 - Aeronautical Engineer
- 27 - (Formerly "Ceramic Engineer" - Monograph now discontinued)
- 28 - Chemical Engineer
- 29 - Civil Engineer
- 30 - Electrical Engineer
- 31 - Forest Engineer and Forest Scientist
- 32 - Mechanical Engineer
- 33 - Metallurgical Engineer
- 34 - Mining Engineer
- 35 - Petroleum Engineer
- 36 - Hospital Workers (Other than Professional)
- 37 - Draughtsman
- 38 - Welder
- 39 - Careers in Home Economics
- 40 - Occupations in the Aircraft Manufacturing Industry
- 41 - Careers in Construction

Some provincial Departments of Education as well as industrial and educational agencies also publish occupational information.

PROFESSIONAL PERSONNEL

Professional employment opportunities are usually not so readily available to immigrants as in other occupations. In most professions a good knowledge of the language is of particular importance. New Canadians must also become acquainted with local customs, methods.

conditions, laws and requirements before they can carry on work effectively in Canada.

Professional associations, which in most cases control the licensing of individuals for professional activities in the various provinces of Canada, set rather high requirements as to qualifications and examinations, before admitting newcomers to membership. For employment in the Federal Civil Service, Canadian citizenship is generally required, except when no Canadian is available with adequate qualifications.

In general it may be stated that immigrant professionals in such fields as engineering or architecture can be employed immediately (when of course jobs are available and someone else takes professional responsibility for their work), but they cannot work on their own account before meeting certain professional requirements and passing certain examinations. Doctors, dentists, pharmacists and lawyers, on the other hand, cannot take positions immediately, but have to fulfil certain requirements first, such as additional formal training, a term of practice and examinations. Doctors may, however, work as assistants and internes.

Descriptions of conditions of employment in some professions follow.

Physicians and surgeons must be licensed by the Provincial License Boards. The candidate has to present his credentials to the Registrar of the provincial medical licensing body to whom he makes application. If his credentials are equal to those demanded of medical students in that province and, where required, internship is also successfully completed, an enabling certificate may be issued at the discretion of the provincial medical licensing body. If an enabling certificate is issued, the immigrant has to pass the examinations of the Medical Council of Canada. In case of successful examination, the physician's name is placed on the Canadian Medical Register which gives him the right to obtain a licence to practise in any province of Canada, without further examination, on the payment of the fee and the meeting of other provincial regulations. The examinations of the Medical Council may be taken in either English or French.

Dentists. There is a shortage of dentists in Canada, particularly in rural areas; but because of differences in training, immigrant dentists are required to attend a Canadian dental school. One or two years' residence in Canada and successful examinations are required to secure a license. Licensing depends on Provincial Dental Boards or Associations. Requirements vary from province to province.

Pharmacists. There is a shortage of pharmacists in Canada, but an immigrant pharmacist will have to overcome language difficulties and differences in training, by undergoing further study and passing prescribed examinations in the province in which he makes application.

Nurses. General hospitals in Canada usually employ only nurses who are registered with the provincial registered nurses' association. A nurse planning emigration to Canada should, therefore, first find out whether she is eligible to qualify for registration in the province where she intends to practise.

In the provinces of Quebec, Prince Edward Island and Newfoundland a person is not allowed to practice as a nurse without being registered and without having obtained a licence from the province. In the other provinces of Canada, a person (male or female) may practise as a *nurse* but may not practise as a *registered nurse* without the qualifications required for registration.

The qualifications required for the registration of nurses vary as between provinces, but these include¹:

For U.K. Nurses: Current state-registration and possession of Part I of the Central Midwifery Board Certificate.

For U.S. Nurses: Possession of a current state licence issued by a state board of examiners and current membership with the American Nurses' Association or with the National League for Nursing.

For other countries: Graduation from an accredited school of nursing after a sound training in general nursing including an accepted course in midwifery or obstetrics; current registration with an established nurses' association, if one is in existence in the country in which the nurse received her training; a working knowledge of the English language to prove an ability to carry out verbal and written instructions.

Physiotherapists: The practice of physiotherapy requires graduation with a diploma or degree in physiotherapy. The diploma requires three years' study from junior matriculation; the degree five years from junior matriculation.

Research Scientists: Graduation with a bachelor's degree or higher from a recognized university is required of research scientists. There are a number of positions open in Canada for research scientists to work in industry, universities, or government departments.

Engineers. In Canada, the word "engineer" usually refers to a person who is a graduate in engineering from a recognized university, or a technically qualified member of a professional association. Newcomers can be employed immediately when jobs are available and if someone else assumes the professional responsibility for the work done. There are good opportunities in Canada particularly for recent graduates in engineering.

Agrologists. A university degree in agriculture or related subjects is needed in order to practise agrology in Canada. In addition, six of Canada's ten provinces require membership in the provincial agriculturists' organization concerned. Non-Canadians are considered for membership on an individual basis, according to their academic attainments.

Veterinarians. Graduation in veterinary science is required and also membership in the provincial association concerned. Veterinarians desiring to come to Canada from other countries should direct enquiries to the provincial veterinarians' association of the province in which they wish to reside.

¹Application for further details should be made to the Canadian Nurses' Association, 270 Laurier Avenue West, Ottawa, Ontario, Canada.

Free pamphlets entitled "*The Nursing Profession in Canada*", giving information on the legislation, registration, and working conditions for nurses in Canada, may be obtained upon request from the Unemployment Insurance Commission, Ottawa, Canada.

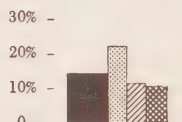
EMPLOYMENT EXPANSION IN CANADA'S FASTEST GROWING INDUSTRIES, 1951 - 1956



BRITISH COLUMBIA



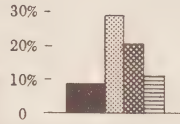
PRAIRIE



GROWTH IN NUMBER OF PAID EMPLOYEES FROM JUNE 1951 to JUNE 1956

BRITISH COLUMBIA			PRAIRIE			ON		
	% Increase 1951-56	Paid Workers 1956		% Increase 1951-56	Paid Workers 1956		% Increase 1951-56	Paid Workers 1956
ALL	7.2	400,000	ALL	14.7	601,000	ALL	14.7	601,000
Construction	36.3	33,000	Construction	22.5	28,000	Construction	22.5	28,000
Service	16.3	107,000	Service	11.6	101,000	Service	11.6	101,000
Manufacturing	8.8	103,000	Manufacturing	10.6	114,000	Manufacturing	10.6	114,000
Trade	6.4	62,000	Trade	10.6	166,000	Trade	10.6	166,000
Transportation	4.8	40,000	Transportation	10.6	74,000	Transportation	10.6	74,000

CANADA



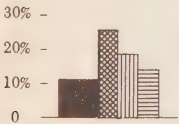
GROWTH IN NUMBER OF PAID EMPLOYEES

	% Increase 1951-56	Paid Workers 1956
ALL	8.4	4,429,000
Construction	28.7	359,500
Trade	20.5	681,600
Transportation	11.1	407,600
Service	8.6	1,048,000
Manufacturing	6.4	1,363,400

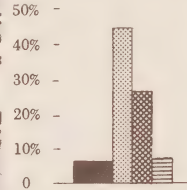
QUEBEC



ONTARIO



ATLANTIC



THE FIVE LARGEST EMPLOYING INDUSTRIES IN THE FIVE REGIONS

ONTARIO		QUEBEC		ATLANTIC	
1956	Paid Workers	% Increase 1951-56	Paid Workers 1956	% Increase 1951-56	Paid Workers 1956
1,742,000	ALL	8.0	1,253,000	6.7	428,000
272,000	Construction	33.0	117,000	44.8	44,000
401,000	Trade	23.2	163,000	26.9	71,000
134,000	Transportation	20.2	115,000	7.1	45,000
112,000	Manufacturing	6.2	453,000	6.9	84,000
623,000	Service	3.9	269,000	-2.4	95,000

*Data obtained from Census 1951 and Labour Force Survey, Dominion Bureau of Statistics.

Accountants-Bookkeepers. Chartered and certified accountants will find good job opportunities, but they must comply with the requirements of the provincial organizations concerned and be admitted to their membership before practicing.

Teachers. Teachers from outside of Canada must refer their qualifications to the registrar of the department of education of the province in which they seek employment. Employment is arranged with the local school authorities. There is a shortage of teachers, but immigrants are usually rather handicapped by language difficulties and a relative lack of knowledge of Canadian conditions. These restrictions do not apply as much to university professors because their contribution depends more on qualifications and scientific experience.

Barristers and Solicitors may be handicapped by the language difficulty and by differences between European and Canadian law. The high admission fees of the various Provincial Law Societies and the fact that most Law Societies require that a person be a Canadian citizen or a British subject is also a considerable handicap to European lawyers. Lawyers from the United Kingdom usually have no difficulty in passing Canadian law examinations, but are still required to pay the admission fees. European lawyers have to undertake additional studies to qualify in Canada.

LABOUR UNIONS AND COLLECTIVE BARGAINING

Union Membership: In Canada, the right of workers to join labour unions of their own choosing is protected by legislation. On the other hand, union membership is as a rule not compulsory, and a worker may choose not to join a union. Those who do join can help in establishing the policies and in the administration of the organization, since Canadian union organization is based on democratic principles. At meetings of the membership, matters of interest are discussed and settled by a vote of the majority.

A substantial number of the collective agreements made between unions and employers contain union security provisions. The closed shop is a form of union security agreement under which the employer agrees to hire and retain in employment only members of the recognized union. Although closed shop agreements are found to some extent in several industries, they are prevalent mainly for skilled tradesmen in building construction, printing, and the manufacture of clothing. Thus, tradesmen seeking employment in these industries may experience some difficulty in securing suitable work unless they join the appropriate unions.

One of the most common union arrangements is the union shop, found to some extent among unionized plants in nearly all industries. Under a union shop agreement, the employer may hire whom he pleases. Employees must, however, join the union within a specified time after being hired in order to remain in the service of that employer.

In negotiating union security clauses unions claim that because they are negotiating on behalf of all employees in the bargaining unit,

all of the employees should, in turn, support the union. In the view of their leaders, the establishment of union security enables labour organizations to accept a greater degree of responsibility for employees.

In most industrial establishments, however, a closed shop or union shop does not exist and the unions must rely on the voluntary support of employees. Statistics compiled in the Economics and Research Branch of the Department of Labour, Ottawa, indicate that approximately one-third of the non-agricultural workers in Canada are members of labour unions. Less than 10 per cent of these are in establishments where a closed shop is in operation. Approximately 20 per cent are in plants where a union shop exists.

Union Organization: Considering the nature of the work performed by members and the scope of the organization, labour unions in Canada can be classified into two main types: craft unions and industrial unions.

Craft unions generally organize skilled tradesmen such as carpenters, electricians, or lithographers. Their members are drawn from the more highly skilled occupations in which a considerable period of apprenticeship is often required. Usually the apprentice must pass a competency test before becoming a journeyman. It is in agreements between craft unions and employers that the closed shop, mentioned above, is most frequent.

A specific craft union usually organizes only tradesmen in a particular occupation. It will take into its membership workers in that trade without regard to the industry in which they are employed. For example, the International Brotherhood of Electrical Workers has organized electricians employed in construction, in the manufacture of pulp and paper, on the railways, and in several other industries.

Industries in which organization along craft lines predominates will have working in them employees from several unions, each of which represents a particular occupation. The main areas of craft unionization are the construction trades, the printing trades, and the railway occupations, although craft unions exist to a lesser extent in several other industries.

An industrial union endeavours to organize all persons below the supervisory level at an industrial establishment. For example, the United Automobile Workers of America will take into membership all production and maintenance workers at an automobile plant. Industrial unions are most commonly found in the mass production industries which employ large numbers of semi-skilled and unskilled workers, such as the automobile manufacturing industry, the steelmaking industry, and the meat packing industry.

Most unions operating in Canada are international in scope. The headquarters of international unions are located in the United States and branches are organized both in the United States and in Canada. Most Canadian sections of international unions elect a slate of Canadian officers and the sections operate with a high degree of autonomy.

A substantial number of unions are national in scope and in the Province of Quebec a large number of Catholic syndicates have been formed. The syndicates in a particular industry are usually part of a federation operating in that industry throughout the Province.

Unions, as a rule, charter a local branch for each plant in which they have members. The local branches enjoy a good deal of autonomy in dealing with employers although national officers will always provide assistance.

Most Canadian unions are affiliated with the Canadian Labour Congress, including the Canadian sections of most international unions affiliated in the United States with the American Federation of Labor.

The Canadian and Catholic Confederation of Labour is composed of federations of workers in the Province of Quebec. This Confederation has recently voted to affiliate with the Canadian Labour Congress but this has not yet been ratified. A few Catholic syndicates exist outside the Province of Quebec.

At May 1, 1956 affiliated union membership in Canada was:

Canadian Labour Congress	- 1,030,000
Canadian and Catholic Confederation of Labour	- 101,000
Total membership of affiliated unions	1,131,000

The total number of union members at the same date was 1,351,000 so that 220,000 persons belong to unaffiliated unions. Perhaps most important among the unaffiliated unions are the brotherhoods of operating employees on the railways made up of engineers, firemen, conductors and trainmen.

Workers employed in transportation and communication are the most highly unionized in Canada. Substantial proportions of the workers engaged in manufacturing, mining, construction, and lumbering are organized while only small proportions of employees in service, trade, finance, and public utility industries are members of unions.

Union Services. On behalf of the employees they represent, unions bargain with employers about terms and conditions of employment. When agreement is reached, these are included in a document called a collective bargaining agreement which is signed by representatives of both the union and the employer. The majority of collective agreements negotiated in Canada apply only to a specific plant or establishment. In few industries is industry-wide bargaining practised. Some agreements are company-wide in scope in that they apply to several plants operated by a particular company.

In addition to collective bargaining, Canadian unions perform several other functions. They endeavour to have governments enact legislation favourable to labour. Many provide educational and recreational facilities for their members. In the main, however, these functions are subordinate to that of the negotiation and administration of collective agreements.

Collective bargaining agreements set forth such matters as wage rates, hours of work, holidays to be observed, and rules governing lay-offs and promotions. During the past ten years in particular superannuation benefits and group medical plans have been frequently included in agreements. These may be financed by contributions from both the employer and the employees or the employer may meet the entire cost of such plans.

Collective bargaining agreements usually have a duration of one or two years during which the terms agreed upon will not be changed. Some, however, remain in effect for longer periods ranging up to five years. While the agreement is in force, work stoppages are prohibited and a procedure is detailed in the written document for dealing with grievances which may arise.

A few unions, particularly among those of the craft type, have set up pension and medical health insurance plans for their members. These are usually financed out of the regular monthly dues paid by members. Such plans are, however, not common, but as noted above there has been a trend during the past ten years toward securing pension and group insurance benefits through collective bargaining.

A number of unions have undertaken educational programs. These may take the form of series of study groups or lectures on a wide range of subjects both of general interest and of particular interest to union members. Many unions also provide social and recreational services for their members.

Entrance Requirements, Union Fees. A person wishing to become a member of a Canadian labour union is required to make application on a form provided by the union. In more highly skilled crafts, the appropriate craft unions will require evidence of an applicant's competency before admitting him to membership. Evidence of having qualified under the provincial regulations for licensing or competency certificates will, as a rule, be sufficient to qualify a person for admittance into the union of the particular trade. In other cases where no provincial tests are provided, unions may establish competency tests of their own.

Upon acceptance of his application, the new member must generally pay an initiation fee and thereafter he must pay the regular monthly dues prescribed by the union. Membership in many unions in this country will require the payment of an initiation fee of about \$5.00. Initiation fees range from \$1.00 or \$2.00 to \$25.00. Only a few unions require more than \$25.00 as an initiation fee but there are instances of amounts of more than \$100.00 being required. As a rule, initiation fees charged by the craft unions of highly skilled employees are higher than those of other unions. Monthly dues range from \$1.00 to \$5.00 or \$6.00. Most frequently, however, they are in the range of \$1.50 to \$2.50.

Occasionally a union may impose a special assessment on members for some specific purpose, for example, for the erection of a headquarters. No reasonable estimate of the cost of such assessments can be made but the amount required from each member is usually small.

No arrangement exists which permits a member of an overseas union to transfer his membership to a Canadian union. When joining a Canadian union he will have to complete a membership application form and he will be required to pay the prescribed initiation fee. Most Canadian unions are, however, linked through the central congresses with the International Confederation of Free Trade Unions, and they are likely to be interested in any evidence of membership in unions in other countries.

Union Legislation. The Federal Government and all of the provincial governments in Canada have enacted laws which specifically protect the

right of workers to organize into labour unions. The laws also require employers to bargain with unions which represent a majority of their employees. The laws also outline the methods for determining whether a particular union represents a majority of employees in a unit appropriate for bargaining and if so, the union is certified for bargaining purposes. Collective bargaining legislation in this country also provides conciliation services designed to assist unions and employers to reach agreements on matters they are unable to resolve through ordinary collective bargaining.

WAGE RATES AND HOURLY EARNINGS

Wage rates in Canada are subject to sharp industrial, regional and local differences. These reflect underlying economic factors as well as the customs and social attitudes of various parts of the country. Geographical location frequently determines whether an industry will be of a low or high wage level.

In some industries wages paid for most occupations are generally higher than the average for all industries in Canada. Above average are wages in construction, mining, West Coast logging, and steam railway transportation as well as in several branches of the durable manufactured goods' industry such as heavy electrical apparatus, iron and steel, petroleum, pulp and paper, and transportation equipment manufacturing. Wages are, on the other hand, often below average for many occupations in agriculture, hotels, restaurants, hospitals, laundries, and trade. Within manufacturing, wages paid to workers in most of the food products and textiles industries are generally lower than the average for manufacturing as a whole.

By regions, average hourly wage rates are highest in British Columbia, and the more heavily industrialized areas of Ontario and Quebec. A comparison of average hourly earnings of hourly rated wage-earners¹ in manufacturing for the various provinces as they existed at June 1, 1956 is as follows: Newfoundland, \$1.36; Nova Scotia, \$1.32; New Brunswick, \$1.34; Quebec, \$1.36; Ontario, \$1.61; Manitoba, \$1.43; Saskatchewan, \$1.56; Alberta, \$1.56; and British Columbia, \$1.81. Although the hourly earnings within a province vary considerably between firms, industries and cities, they nevertheless suggest the comparative wage levels in various provinces resulting from the many economic and social influences at work. Low wages are often associated with low living costs and therefore the comparative advantage of being employed in one community or section of the country compared with another is not as great as the earnings figures would seem to indicate.

Generally, wages for the same work tend to be higher in large cities than in smaller centres. They are above average in the large cities of Montreal, Toronto and Vancouver, as well as in those cities where high wage industries are of importance, such as Sydney, Nova Scotia (coal mining and steel manufacture), St. Catharines and Hamilton (iron and steel), Windsor and Oshawa (automobiles) and Sarnia (petro-chemical industry). In many smaller towns where one to two companies dominate

¹*Man-Hours and Hourly Earnings* — a monthly bulletin issued by the Dominion Bureau of Statistics, Ottawa.

the local employment market, wages are frequently fairly high. Immigrants should not necessarily expect to begin work at the wages indicated, but after becoming adapted to Canadian conditions and as they become proficient in their trades, they should earn the going rates of pay without difficulty.

Substantially higher levels of wages prevail in those occupations involving a high degree of skill, or which call for a hazardous or unpleasant working environment. Generally, semi-skilled workers are paid considerably lower rates than skilled employees. Occasionally, however, where incentive bonus or piece-work plans are in effect, earnings of semi-skilled production workers may approach or even exceed those of skilled maintenance groups. This has occurred in recent years in the case of "fallers and buckers" in West Coast logging and certain types of machine operators in metal products' manufacturing. Wages for unskilled workers are of course somewhat lower again, and vary considerably between plants and cities. In Montreal, for example, wages for male unskilled factory labour in 1955 ranged from \$.91 to \$1.55 per hour. In Toronto the corresponding figures were \$1.10 to \$1.50 and in Vancouver \$1.43 to \$1.67.

Minimum wage rates are established by legislation under the Minimum Wage Acts of the various provinces. Minimum rates are generally set at very low levels and have greatest practical application among female trade and service employees, particularly in smaller communities. Most workers in Canada, however, receive wages that are much higher than the legal minimum.

An indication of the wages paid for various occupations across Canada may be obtained from Table III. This table contains the most recent information available on wage rates¹.

WEEKLY EARNINGS

An indication of the relative incomes of workers in different industries may be obtained by comparing average weekly earnings before income taxes or other deductions. A worker's earnings depend on his wage or salary, plus bonuses, and the actual number of hours he works per week. They also depend upon the amount of time he works at premium rates for overtime, off-shifts, or statutory holidays. Industrial levels of earnings are also affected by the proportion of workers at various skill levels.

Weekly earnings are highest on the average in the oil and natural gas producing, petroleum refining, motor vehicles, base metal mining and pulp and paper industries, and in air transportation. Earnings of workers engaged in manufacturing clothing, leather products and canned goods, and in providing personal or other forms of service are much lower. Regionally, they are higher on the average in British Columbia, Ontario and Alberta than the other provinces. On the other hand, the cost of living in Ontario, British Columbia, and Alberta is also higher.

The table which follows shows the average weekly earnings in nine leading industries, excluding agriculture, and for the ten provinces, at May 1, 1956.

¹Similar data in greater detail are shown in the "Annual Report on Wage Rates and Hours of Labour in Canada", published by the Canadian Department of Labour. This publication contains information on average wage rates for a selected number of occupations in most industries, as well as standard hours of work and index numbers indicating wage trends.

**Table III – Wage Rates in Various Trades, Skills and
Occupations where Labour Requirements are
Generally Strong in Canada**

(Rates refer to Canada as a whole – October 1955)

It is important to emphasize that immigrants must be prepared to work for wages at or near the starting level in their area until they become familiar with Canadian work methods, industrial techniques, customs and language. The demand for skilled workers is greater than for unskilled.

Occupation	Approximate Range of Wage Rates \$
x Agricultural Workers, Male (a)	
With board: \$5.80 per day,	115.00 per mo.
Without board: \$7.00 per day,	149.00 per mo.
Auto Body Repairman	1.24–1.82
Bench Fitters, Metal	1.11–2.10
x Bricklayers	1.50–2.40
x Carpenters	1.05–2.25
Clerks (preliminary)	
Junior, Female (per week)	26.54–47.00
Senior, Female (per week)	40.00–74.40
x Cooks, Second (preliminary)	
Restaurants (per week)	26.00–70.00
Hotels (per month)	138.00–294.65
Diesel Mechanics	1.47–2.22
Domestics, Female	N.A.
Draftsmen (per month)	275.00–500.00
x Dyers and Pressers	
Dyers	.70–1.47
Pressers	.75–3.80
x Electricians	1.10–2.50
Foundry Moulders, Coremakers	
Bench	1.15–2.50
Floor	1.15–2.08
Machine	1.00–2.55
Coremakers	1.00–2.23
x Heavy Construction Equipment Operators	
Dragline Operators	1.10–2.45
Machinists, General	1.20–2.22

It is important to emphasize that immigrants must be prepared to work for wages at or near the starting level in their area until they become familiar with Canadian work methods, industrial techniques, customs and language. The demand for skilled workers is greater than for unskilled.

Occupation	Approximate Range of Wage Rates \$
Loggers, Eastern Canada, piece work	10.07
British Columbia, piece work	22.00-34.50
Mechanics, Motor	.93-2.27
Miners, Canada, coal (per day)	13.04
iron (per hour)	2.22
gold (per hour)	1.69
metal mining (excluding gold and iron) per hour	2.35
Nurses, Female	(b)
x Painters	.95-2.16
Pattern Makers, Metal, Wood	1.19-2.16
x Plasterers	1.50-2.40
x Plumbers	1.10-2.35
Printers and Bookbinders	
Printers (Hand Compositor and linotype operator)	1.10-2.41
Bookbinders	1.50-2.26
Scientists and Engineers	(c)
Sheet Metal Workers	1.00-2.35
Stationary Engineers	1.05-2.60
x Steam Fitters	1.10-2.35
Stenographers (Female) (preliminary)	
Junior (per week)	30.00-53.45
Senior (per week)	34.62-61.21
x Stone Cutters and Carvers	1.06-2.10
x Stonemasons	1.50-2.40
Structural Metal Workers	1.50-2.46½
Teachers (per year) (d) (Ontario)	
public	2400.00-2800.00
high school	3600.00-3800.00
Television and Radio Repairman	
Electronic Equipment	N.A.
Radio	N.A.

It is important to emphasize that immigrants must be prepared to work for wages at or near the starting level in their area until they become familiar with Canadian work methods, industrial techniques, customs and language. The demand for skilled workers is greater than for unskilled.

Occupation	Approximate Range of Wage Rates \$
x Terrazo Floor Layers	1.05-2.22
Tool and Die Makers	1.22-2.30
Typist, Teletypists and Key punch Operators	
Typists, Female, Junior (per week)	27.69-46.16
Typists, Female, Senior (per week)	34.62-53.31
Teletypists, Female (per year)	2160.00-3120.00
Key punch Operators (per week)	30.00-55.38
Waitresses, Restaurant (per week)	16.80-35.00
Welders	1.00-2.36

Notes:

x Occupations in which employment is frequently subject to seasonal variations.

(a) When comparing wages in agriculture and in other industries, it must be kept in mind that farm workers are usually supplied with room and board and laundry by their employers, while workers in most other industries have to provide their own food, housing, heating and electricity.

(b) Wages for nurses will vary according to the type of work to be performed and the skill and experience of the worker but will be in accordance with the prevailing rate of wages and hours of work in the area in which the employment is located. A minimum of \$8-\$10 a day for registered nurses, and about 70% of this for nurses' aids, is common.

Salaries paid by hospitals to registered nurses are considerably higher. Starting salaries paid to registered nurses, who have graduated from Canadian universities in 1956, ranged from \$200 to \$260 per month, averaging \$233.00.

Immigrant nurses' aides who were not qualified nurses in their country of emigration, may have to be placed temporarily in private employment, if they do not speak the language sufficiently well, or if there are no hospital openings available.

(c) Salaries for scientists and engineers vary according to qualifications and experience. Starting salaries for 1956 graduates averaged about \$3,750 per year. Experienced immigrant professionals should expect to receive similar salaries when starting to work in Canada.

It should be emphasized once again that immigrants in the professional categories unfamiliar with Canadian methods and conditions should not expect to obtain key positions on arrival in Canada.

(d) Starting salaries for public and high school teachers in 1956. Part of the difference is due to differences in qualifications and part to regional differences.

Table IV – Average Weekly Earnings¹ for Male and Female Workers,
by Main Industrial Groups and by Province, May 1, 1956

Industry	\$	Province	\$
Forestry (chiefly logging).....	63.61	Newfoundland	54.97
Mining.....	76.69	Prince Edward Island	47.24
Manufacturing.....	66.69	Nova Scotia.....	53.12
Construction.....	67.34	New Brunswick.....	53.89
Transportation, storage and communication	65.39	Quebec.....	61.19
Public utility operation	72.86	Ontario.....	66.58
Trade.....	54.49	Manitoba	60.28
Finance, insurance and real estate	60.86	Saskatchewan.....	59.99
Service	42.90	Alberta (including Northwest Territories).....	64.82
		British Columbia (including Yukon).....	69.47

¹Salaries and Wages.

HOURS OF WORK AND WORKING CONDITIONS

The working conditions of Canadian employees have reached a high standard. The 5-day week is prevalent, paid vacations of at least one week and usually two weeks are almost universal, several statutory holidays are observed without loss of pay, and premium rates are paid for overtime. Group life insurance, pension plans, and group-hospitalization and medical care plans are available to most employees, usually with the employer paying part and sometimes the whole cost of these benefits. Certain benefits, such as vacations, increase as length of service increases.

In manufacturing, which is the largest of the major industries in Canada, 84 per cent of the non-office employees and almost 90 per cent of the office employees in April, 1955 were on a 5-day week. In the case of non-office employees the most common schedule is 40 hours per week, while for office employees it is 37½ hours. Most provinces have laws which limit the hours of work, but the standard weekly hours are generally less than the legal maximum. There are, of course, some differences in the length of the work week among various provinces and industries. Generally speaking, the 5-day 40 hour week is more common in the more industrialized provinces and especially in the larger cities. A standard work week of 5 8-hour days is prevalent also in the non-manufacturing groups as shown in the following table:

Proportion of Non-
office Employees in
Establishments Re-
porting 5-day week
Per Cent

Coal Mining	79
Metal Mining	32
Manufacturing	84
Urban Passenger Transportation	62
Truck Transportation	38
Public Utilities	81
Steam Railways	75 (app.)
Wholesale Trade	67
Retail Trade	57
Laundries	49
Hotels	33
Restaurants	17

In seven provinces, at least one week's vacation with pay is a legal requirement. In practice, however, the majority of employees receive longer vacations than required by law. In most branches of industry the vast majority of employees become eligible for two weeks' paid vacation after periods of service ranging from 3 to 5 years. Three weeks' vacation as employees' service increases is also common, and in some cases still longer vacations are available. In certain industries such as construction, pay credits, usually the equivalent of one week's pay after a year's service, are granted in lieu of paid vacation.

Most employees enjoy several paid statutory holidays. In manufacturing about four-fifths of the plant employees have 6 or more such paid holidays, and well over half have 8 or more. In trade the vast majority of employees enjoy at least 8 holidays without loss of pay.

Time and one half is the common practice for overtime. Sunday or holiday work is often paid for at the rate of double time.

A weekly pay day is most common in manufacturing. This is also the case in construction and retail trade; every two weeks or twice monthly is more common in some of the other industries.

Some type of plan providing benefits in the case of non-occupational illness or accident is in effect in establishments employing over 90 per cent of the employees in manufacturing. Pension plans are available to employees of plants employing about two-thirds of the total, and group life insurance policies in those employing almost nine-tenths. The extent of these benefits is also great in public utilities, mining, trade and transportation. They are common, but to a lesser extent, in the service group which includes laundries, hotels and restaurants.

STANDARD OF LIVING AND PRICES

The cost of living in Canada, as indicated by the consumer price index, has risen fairly steadily from the end of World War II until the present time. In October 1956 the consumer price index was 119.8 per

cent of its base period rate in 1949. Increasing costs of food, shelter and household operation have all contributed to the increasing cost of living.

The food index, for example, in July 1956 was 114.4 per cent of its 1949 rate. Shelter in July was 118.3 per cent of its 1949 rate and household operation costs 117.6 of its 1949 base period. The cost of clothing however does not seem to have risen as much, its index for July 1956 standing at only 108.6 per cent of its 1949 rate.

Prices of some representative items of food and other articles are given in the table of retail prices just following this section. Also given in the table is a list of representative average working time required to purchase the article in question.

The fact that the cost of living has increased should be considered in relation to wages and buying power. In actual fact the real earnings of Canadians have increased steadily during the period 1949-1956. The index of real earnings is shown in Table V of this section. Two columns of this table indicate real earnings: the column beside the average weekly earnings for nine leading industries, and the column beside the average

**Table V – The Canadian Consumer Price Index and
Average Weekly Earnings 1949 – 1956**

Date	Consumer Price Index %	Average Weekly Earnings			
		Nine Leading Industries \$	Real Earnings (a) %	Manu- factur- ing \$	Real Earnings (a) %
Average of Months					
1949	100.0	42.96	100.0	43.97	100.0
1950	102.9	44.84	101.4	46.21	102.1
1951	113.7	49.61	101.6	51.25	102.5
1952	116.5	54.13	108.2	56.11	109.5
1953	115.5	57.30	115.5	59.01	116.2
1954	116.2	58.88	118.0	60.94	119.3
1955	116.4	60.87	121.7	63.34	123.8
As at April 1					
1954	115.6	59.06	118.9	61.22	120.4
1955	116.1	60.66	121.6	63.29	124.0
1956	116.1	63.37	126.3	66.03	128.8

(a) Index of money earnings divided by consumer price index, both having base 1949=100.

weekly earnings for manufacturing. These columns for real earnings have been computed, in each case, by dividing the figure for earnings by the consumer price index.

The change in real weekly earnings does not give a complete indication of the improvement that has taken place in the Canadian standard of living over the past few years. Welfare and pension plans have been introduced or enlarged as employers have come to realize the need for giving adequate protection to their workers. Paid vacations and statutory holidays have been increased and extended to larger groups of employees. Workers now have more leisure time as the length of their work-week has been gradually reduced. A larger number of workers are being protected against the hardships caused by involuntary unemployment because unemployment insurance has been extended and the benefits increased.

In order to provide a basis for making comparisons between earnings and prices, a list of retail prices has been included in Table VI. The prices given in this table are averages for urban Canada. The actual prices vary considerably between different areas and localities.

No average figures for rents are available. They vary considerably between and within different localities, according to the quality and location of the dwellings, and consequently, according to the requirements and size of the family. Perhaps a rough estimate is that a worker may have to pay up to 20 to 25 per cent of his income for rent. In some cases it may be necessary for the immigrant to pay rent in excess of 25 per cent immediately on arrival and until he finds accommodation suited to his means.

Direct taxes, with rates graduated upwards as income increases, will not likely be a major item in the budget of average immigrant families at first because of the exemption provisions. There is an exemption of \$1,000 for single adults, \$2,000 for married couples, \$400 for each child not qualified for family allowance, and \$150 for every child qualified to receive family allowance. Parents are allowed to claim a deduction for dependent children attending university even though the children are over 21 years of age. Under specified conditions, exemptions are also allowed for the support of other close relatives, for certain medical expenses and for charitable donations.

The standard of living in Canada has risen steadily during the past few years. There has been an increase in purchasing power, an increase in the amount of leisure time, and an improvement in the quality and variety of available goods.

Large building programs have provided new houses and apartments, thus making others available at lower rentals. All modes of transportation have improved. There has been a continuing rise in the number of automobiles in use (it is estimated according to the 1951 census that there are two cars for every five households in Canada). Information media such as radio and television have widespread use in Canada: radios are found in almost every household and television sets are found in large numbers in the areas which have adequate reception for television. Of interest particularly from a woman's point of view are the newer, more modern household furnishings and appointments, and the convenient and labour saving household equipment available at fairly reasonable prices and operating on inexpensive electricity or gas.

Table VI - Retail Price Averages for Urban Canada, Year 1955 and June 1956

	Unit	Yearly Average 1955	Price June 1956	Time Required to Earn Each Product ¹
Beef, sirloin steak.....	lb.	80.0	80.6	30 min.
Beef, round steak.....	lb.	73.6	74.6	28 "
Beef, blade roast.....	lb.	49.2	47.7	18 "
Beef, stewing, boneless.....	lb.	49.3	48.2	18 "
Beef, hamburger.....	lb.	38.0	36.5	14 "
Pork, rib chops.....	lb.	61.5	64.4	24 "
Pork, shoulder roast, Boston butt.....	lb.	51.6	48.2	18 "
Bacon, side, sliced, rind off.....	½ lb.	38.7	35.2	13 "
Sausage, pure pork.....	lb.	50.8	49.8	19 "
Lamb, leg roast.....	lb.	75.4	76.7	29 "
Flour, all-purpose.....	lb.	7.4	7.5	3 "
Bread, white, wrapped, sliced.....	lb.	12.8	13.1	5 "
Corn Flakes, pkg.....	½ lb.	17.4	17.4	7 "
Cake mix, white, pkg.....	lb.	33.4	32.7	12 "
Sugar, granulated, white.....	lb.	9.2	9.1	3 "
Jam, strawberry.....	lb.	25.6	25.4	10 "
Eggs, grade "A" large carton.....	doz.	61.5	61.8	23 "
Milk, fresh.....	qt.	21.1	21.1	8 "
Butter, creamery, prints.....	lb.	64.1	63.2	24 "
Cheese, plain, processed, pkg.....	½ lb.	32.9	33.5	13 "
Lard, pure, pkg.....	lb.	22.4	21.3	8 "
Shortening, pkg.....	lb.	29.6	30.9	12 "
Salmon, fancy, pink, canned.....	½ lb.	26.2	27.3	10 "
Orange juice, unsweetened, canned.....	20 oz.	16.9	18.1	7 "
Peaches, choice, halves, canned.....	15 oz.	21.2	21.0	8 "
Tomatoes, choice, canned.....	28 oz.	26.3	26.9	10 "
Corn, choice, canned.....	20 oz.	19.0	18.6	7 "
Soup, vegetable, canned.....	10 oz.	13.6	13.5	5 "
Infant's food, veg., canned.....	5 oz.	9.8	9.7	4 "
Oranges, Cal. med. size.....	doz.	38.1	45.8	17 "
Grapefruit.....	½ doz.	47.0	51.3	19 "
Bananas.....	lb.	20.0	20.5	8 "
Potatoes, No. 1.....	10 lbs.	46.8	68.5	26 "
Onions.....	lb.	8.5	10.6	4 "
Carrots.....	lb.	11.5	11.8	4 "
Turnips.....	lb.	6.2	7.5	3 "
Cabbage.....	lb.	8.2	9.5	4 "
Tomatoes.....	lb.	23.5	26.8	10 "
Lettuce.....	lb.	20.6	20.3	8 "
Tea, black, med. quality, pkg.....	½ lb.	63.5	62.7	24 "
Coffee, med. quality.....	lb.	\$1.08	\$1.12	42 "
Toilet soap.....	bar	—	9.2	3 "
Soap flakes, large.....	pkg.	—	41.6	16 "
Cleanser powder.....	tin	—	14.4	5 "
Coal, anthracite.....	ton	—	\$26.03	2 days
Coal, bituminous.....	ton	—	\$20.16	1.6 days
Fuel Oil.....	gal.	—	19.8	7 min.
Car "low price field".....		\$2,100	\$2,300	36 weeks
Small mantle radio.....		\$30	\$30	2.3 days
Price June 1955				
Telephone, Individual line.....	per month	\$4.32	\$4.37	2½ hrs
Telephone, 2 party line.....	per month	\$3.62	\$3.66	2 hrs 17min.
Laundry, business shirt.....	each	21.9	22.5	8 min.
Laundry, sheets.....	each	15.3	15.6	6 "
Dry Cleaning, man's suit.....	each	\$1.16	\$1.18	44 "
Dry Cleaning, women's dress.....	each	\$1.16	\$1.19	44 "
Household help.....	hourly	71.8	73.1	27 "
Gasoline, grade 2.....	gal.	41.4	41.9	16 "
Street car and bus fares.....	each	9.9	10.9	4 "
Taxi.....	1st mile	56.3	56.9	21 "
Theatre admission, evening, adult.....	each	67.7	72.0	27 "
Newspapers.....	weekly	31.4	31.4	12 "
Hospital, semi-private room.....	daily	\$9.07	\$9.49	5hrs 55 min.
Cigarettes.....	pkg. of 20	34.5	34.5	12.9 min.
Beer.....	12 pints	\$2.61	\$2.07 ²	1 hr 18 min.
Man's haircut.....	each	82.4	89.0	33 min.

Source: Prices Section, Dominion Bureau of Statistics, Ottawa.

¹Based on the average weekly earnings figure of \$63.83 at June 1, 1956 and using retail prices as of June 1956.²Corrected price for June 1955 - \$2.07. Price of \$2.61 previously quoted included quarts for Montreal.

The benefits of educational facilities have become more widespread in recent years, as have the advantages of medical and social welfare agencies.

SOCIAL SECURITY MEASURES

In recent years there has been considerable progress in the development of a nation-wide system of social security in Canada, and a substantial increase in municipal, provincial and voluntary welfare services. Immigrants should not expect to find in Canada the same social security programs as in the country from which they have emigrated.

Unemployment Insurance

The Unemployment Insurance Act since 1941 provided for a co-ordinated program of unemployment insurance and employment services. All employed persons are insured unless their annual earnings exceed \$4,800 at other than hourly, daily, piece or mileage rates. The main groups which are excluded are: agriculture, domestic services, school teaching, and most hospitals. Employers and their insured workers contribute on a scale graded according to wages, the employer and employee paying equal amounts which are paid into an Unemployment Insurance Fund. The Federal Government adds to this Fund one-fifth of the total amount contributed by employers and employees, and also pays the cost of administration.

Rates of contribution and benefit are related to the insured person's earnings. To qualify for benefits a person must have made at least 30 weekly contributions while in insurable employment during the 104 weeks immediately preceding the claim. Eight of these contribution weeks must have been in the immediately preceding 52 weeks. The employees' contributions range from 8 cents to 60 cents per week and the benefits for unemployed vary from \$6.00 to \$30.00 per week depending on past earnings and dependency status. In addition to the regular benefits, a person who is unemployed between January 1 and April 15 in any year may qualify for seasonal benefits. These are payable at the same rate as regular benefits to persons who have exhausted their regular benefits in the past year, and to persons who are not eligible for regular benefits but have paid at least 15 weeks' contributions since the previous March 31st. These seasonal benefits are also subject to the claimant meeting the other conditions for the receipt of benefits, such as proving that he is unemployed and available for employment.

Unemployment Assistance

In every province unemployed persons in need may receive financial assistance from the municipal or provincial authorities subject to certain residence requirements. Six provinces have signed agreements with the federal government under which the province is reimbursed for one half of the cost of this assistance for the needy unemployed in excess of 0.45 per cent of the population of the province.

Workmen's Compensation

Workers injured in the course of their employment receive workmen's compensation from their Province. Practically all occupations are covered by these provincial Acts, employers being required to contribute regularly to the government on behalf of their employees in order to cover all the costs of workmen's compensation. Workmen's compensation has been made available to farmers except in the Province of Quebec, although to farm employers it is optional and most farm operators do not take advantage of it.

Compensation comprises payment of medical and hospital costs for injured workers, pensions for widows and children of workers killed during their employment, and also pensions for workers permanently disabled. Immigrants are covered by workmen's compensation as well as native Canadians, and no residence requirements are necessary in order to qualify for the benefits.

Medical and Hospital Care

Prepaid hospital care is provided through province-wide hospital insurance programs in British Columbia and Saskatchewan and through municipal schemes subsidized by the province of Alberta. In Newfoundland hospital care and physicians' services are available to large areas of the province, through the Cottage Hospital Scheme. The federal government provides services to special groups such as veterans, members of the armed forces, Eskimos, Indians and sick mariners.

Programs in British Columbia, Alberta and Saskatchewan offer similar benefits—standard or public ward care and most of the other hospital services, but not the services of medical practitioners. In Saskatchewan, compulsory annual premiums are required. In Alberta, rate payers automatically receive coverage while non-rate payers may purchase contracts in the Municipal Hospital Scheme. All persons pay \$2 per day when hospitalized. In British Columbia, a \$1 per day charge is made and the scheme is entirely tax-supported. Alberta also operates a separate maternity program providing free hospitalization to mothers with twelve months' continuous residence. As a condition of eligibility, all three programs have residence requirements not exceeding one year. In Newfoundland both medical and hospital care are supplied on a premium basis, with certain additional charges being made at the time of hospitalization. In the more isolated areas medical care or nursing service only is provided on a prepayment basis.

In Swift Current Health Region No. 1 in Southern Saskatchewan, medical care for all residents, and dental care for children, are available on a premium basis through a government-sponsored scheme.

Five provinces operate special programs of health care for some or all of the following groups: recipients of social assistance or relief, of blindness allowances, disability allowances, or old age pensions and children who are wards of the state. A variety of treatment services is provided, usually without charge to the recipient. British Columbia, Alberta and Saskatchewan have comprehensive programs providing some drugs, dental and optical care and a broad range of physicians' services in the home, office and hospital. Hospital care is supplied under the provincial programs without charge to beneficiaries. In Ontario the program

covers approximately the same group but benefits are restricted mainly to physicians' care in home and office. Nova Scotia provides similar benefits, but only to mother's allowance recipients and their dependents and to persons in receipt of blindness allowance. Both provinces have special arrangements for hospital care. For persons who are ineligible under any of the different assistance programs and who are able to prove their financial inability to pay for necessary care, all provinces have some provisions for hospitalization and medical care, with different provisions affecting entitlement in each case.

The provinces have also developed special treatment programs for persons suffering from certain specific diseases. In each, care is provided by the province, either without charge or according to ability to pay, for persons suffering from tuberculosis, mental illness or venereal disease. In Alberta, Saskatchewan, New Brunswick and Prince Edward Island certain medical treatment and hospitalization are provided for poliomyelitis patients. In Alberta and Saskatchewan comprehensive programs of diagnostic and treatment services for cancer are operated by the government. In many of the other provinces certain services for cancer patients are provided either by voluntary agencies or on a governmental basis with certain charges to the patient.

Throughout all the provinces a wide variety of private or commercial organizations offer insurance against the expenses of hospitalization, and surgical and medical fees and against loss of wages for accident or sickness. Premiums for insurance vary according to the range of benefits provided in the contract chosen and the number of dependents in the family. In many industrial and other group plans, the employer shares in the cost of the premiums. While these schemes are generally operated only within certain localities, arrangements can be made to retain insurance coverage if a beneficiary changes his place of residence.

Family Allowances

All children born in Canada, and immigrant children who have lived in Canada for one year preceding registration, are eligible for Family Allowances which are administered by the federal Department of National Health and Welfare. A child must be registered for the allowance and be maintained by a parent as defined under the Family Allowances Act. The allowances are paid monthly to parent (to the mother except in unusual circumstances). They are tax-free and are paid by monthly cheque at the following rates: children under 6 years of age, \$5; children from the month following their 6th birthday to their 10th birthday, \$6; children from the month following their 10th birthday to their 13th birthday, \$7; and children from the month following their 13th birthday to their 16th birthday, \$8. The allowances are paid for children of school age only when regularly attending school.

The federal government also pays an allowance of \$60 a year for each child under 16 years of age supported by an immigrant who has landed for permanent residence in Canada or by a Canadian returning to Canada to reside permanently. This allowance is paid for a period of one year, until the child is eligible for Family Allowances.

Family Assistance

Family assistance is a grant on behalf of children (immigrants or settlers) and payable to their parents, designed to assist the family in becoming established during the first year after their admission or return to Canada for permanent residence when they are not eligible for Family Allowances. Family assistance is administered by the Immigration Branch of the federal Department of Citizenship and Immigration.

Family assistance is payable at the end of each quarter at the rate of \$5.00 per month for each eligible child from April 1st, 1956 or from the date of admission or return whichever is the later date, until a period of 12 months has elapsed from the date of admission or return.

Pension Plans

In addition to the government old age pension schemes, many employers in Canada have pension plans for their own employees, as mentioned in the section of this book on Working Conditions.

Mothers Allowances

All provinces provide for allowances to certain needy mothers' with dependent children. In all provinces allowances are granted to mothers who are widowed or whose husbands are confined to mental institutions. Some provinces provide allowances also for divorced, separated or unmarried mothers, and for mothers whose husbands are incapacitated or are in sanatoria or penal institutions. Allowances may be paid in some provinces to foster mothers or to fathers under certain conditions. Payment of allowances is subject to eligibility qualifications including means, residence and, in six provinces, citizenship. The required period of residence, which may apply to the mother, the father, or the child, is one year in Ontario and Saskatchewan, two years in Manitoba and Prince Edward Island, three years in New Brunswick, Nova Scotia and British Columbia, five years in Quebec, and is not specified in Alberta or Newfoundland. Citizenship is not required in Newfoundland, Ontario, Saskatchewan or Alberta. In the other provinces, the usual requirement is that the mother be a Canadian citizen or a British subject, although in some the requirements are met if the child has been born in Canada. Maximum ages of children who may benefit by mothers' allowances vary from fifteen to eighteen, but all provinces permit some extension of the allowance if the child is attending school.

Social Assistance with Qualifying Residence Requirements

The following four social security plans are not of immediate interest to immigrants because residence in Canada for a certain number of years is required in order to receive assistance under these plans.

Old Age Security

A pension of \$40 a month is paid by the federal government to all persons aged 70 and over who have been resident in Canada for at least 20 years. The pension is financed through a two per cent sales tax, a two per cent tax on net corporation income and, subject to a limit of \$60 a year, a two per cent tax on net taxable income.

In Alberta, British Columbia and Saskatchewan the province makes supplementary payments to recipients of old age security who qualify under a means and residence test. In Alberta the maximum supplement is \$15.00 per month; in British Columbia, \$20; in Saskatchewan a flat amount of \$2.50 per month is paid which may be supplemented by an additional amount of up to \$7.50. In some provinces and in the Yukon recipients of the pension who are in special need may also receive relief.

Old Age Assistance

Assistance of up to \$40 a month is paid to needy persons aged 65 to 69 who have resided in Canada for at least 20 years. The federal government reimburses the province for 50 per cent of \$40 a month, or of the allowance, whichever is less.

In Alberta, British Columbia, and the Yukon supplementary payments are made to recipients of old age assistance who qualify under a means and residence test. In Alberta, the supplement cannot exceed \$15 per month; in British Columbia \$20; and Yukon \$10. In some provinces, recipients of old age assistance who are in special need may also receive relief.

Blindness Allowance

Allowances of up to \$40 are paid to needy blind persons aged 18 or over who have resided in Canada for at least ten years and whose total annual income does not exceed fixed limits. The federal government pays 75 per cent of \$40 or of the allowance, whichever is less.

In Alberta, British Columbia, Saskatchewan and the Yukon Territory supplementary payments are made to recipients of allowances for the blind who qualify under a means and residence test. In Alberta the maximum supplement is \$15 per month; in the Yukon \$10; in Saskatchewan a flat amount of \$2.50 per month is paid which may be supplemented by an additional amount of up to \$7.50. In British Columbia a flat supplement of \$20 per month is paid. In some provinces recipients of the allowances who are in special need may also receive relief.

Disabled Persons Allowances

An allowance of up to \$40 per month is paid to needy permanently and totally disabled persons aged 18 or over who have had 10 years' residence in Canada. The federal government pays 50 per cent of \$40, or of the allowance, whichever is less. The government of British Columbia also pays a cost of living bonus of \$20 per month to recipients of allowances, who qualify under means and residence tests.

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